

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael Karff  
 Lisa London  
 Debtors

Case No. 12-10943-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 35

Date Rcvd: Apr 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2017.

db/jdb       #+Michael Karff, Lisa London, 8033 High School Road, Elkins Park, PA 19027-2631  
 12662760      +Ac Collections, Re: Todd Gottlieb, DMD, 602 Little Gloucester Rd,  
                   Blackwood, NJ 08012-5213  
 12662762      Atlantic City Electric, P.O. Box 4874, Trenton, NJ 08650  
 12662763      ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
                   (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 12662764      +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 12688283      Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 12697485      +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
                   Mason, OH 45040-8053  
 12662766      +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 12662767      +Equable Ascent Financi, Re: GE Capital, 1120 W Lake Cook Rd,  
                   Buffalo Grove, IL 60089-1970  
 12662771      +Lyons. Dougherty & Veldhuis, 136 Gaither Dr, Suite 100, P.O. Box 1269,  
                   Mt Laurel, NJ 08054-7269  
 12703884      +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
                   Attn: Bankruptcy Dept 3F  
 12662773      +South Jersey Gas, C/O Rickart Collection Systems, 575 Milton Rd, P.O. Box 7242,  
                   North Brunswick, NJ 08902-7242  
 12662776      +Target N.b., Po Box 673, Minneapolis, MN 55440-0673  
 12662777      Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306  
 12662778      #Zucker, Goldbert & Ackerman, 200 Sheffield St, Ste 301, P.O. Box 1024,  
                   Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg            E-mail/Text: bankruptcy@phila.gov Apr 13 2017 01:16:28    City of Philadelphia,  
                   City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
                   Philadelphia, PA 19102-1595  
 smg            E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 13 2017 01:16:02  
                   Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
                   Harrisburg, PA 17128-0946  
 smg            +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 13 2017 01:16:14    U.S. Attorney Office,  
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr            E-mail/PDF: resurgentbknotifications@resurgent.com Apr 13 2017 01:11:27    LVNV Funding LLC,  
                   c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 cr            E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Apr 13 2017 01:11:15  
                   Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr            +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 13 2017 01:11:15  
                   PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 12662765      +E-mail/Text: bankruptcy@cavps.com Apr 13 2017 01:16:12    Cavalry Portfolio Serv,  
                   RE: GE Money Bank, 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162  
 12688521      +E-mail/Text: bankruptcy@cavps.com Apr 13 2017 01:16:12    Cavalry Portfolio Services, LLC,  
                   500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 12662769      +E-mail/Text: fggbanko@fgny.com Apr 13 2017 01:15:44    Foster, Garbus & Garbus,  
                   7 Banta Place, Hackensack, NJ 07601-5604  
 12755846      E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Apr 13 2017 01:16:12    JEFFERSON CAPITAL SYSTEMS LLC,  
                   PO BOX 7999, ST CLOUD MN 56302  
 13140137      +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 13 2017 01:11:21    LVNV Funding LLC,  
                   c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675  
 12662770      E-mail/PDF: gecscedi@recoverycorp.com Apr 13 2017 01:11:20    Lowes/Gemb, P.O. Box 530914,  
                   Atlanta, GA 30353-0914  
 12934071      E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Apr 13 2017 01:11:22    Midland Funding LLC,  
                   by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 12755430      E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 13 2017 01:11:22  
                   Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 12662772      E-mail/Text: nod.referrals@fedphe.com Apr 13 2017 01:15:43    Phelan Hallinan & Schmieg,  
                   One Penn Center At Suburban Station, 1617 John F. Kennedy Blvd,  
                   Philadelphia, PA 19103-1814  
 12737504      E-mail/PDF: rmscscedi@recoverycorp.com Apr 13 2017 01:11:14    Portfolio Investments I LLC,  
                   c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 12662761      E-mail/PDF: cbp@onemainfinancial.com Apr 13 2017 01:11:28    American General Finance,  
                   P.O. Box 790370, St Louis, MO 63179-0370  
 12662774      E-mail/PDF: cbp@onemainfinancial.com Apr 13 2017 01:11:21    Springleaf Financial S,  
                   Po Box 3251, Evansville, IN 47731  
 12662775      E-mail/PDF: cbp@onemainfinancial.com Apr 13 2017 01:11:28    Springlf Fin,  
                   Visionplus Inhouse Pmt, Evansville, IN 47715  
 12677362      +E-mail/Text: bncmail@w-legal.com Apr 13 2017 01:16:10    TARGET NATIONAL BANK,  
                   C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
                   TOTAL: 20

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
12662779\* +Ac Collections, Re: Todd Gottlieb, DMD, 602 Little Gloucester Rd,  
Blackwood, NJ 08012-5213  
12662781\* Atlantic City Electric, P.O. Box 4874, Trenton, NJ 08650  
12662782\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
12677840\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)  
12662768\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Fia Card Services, 1100 North King St, Wilmington, DE 19884)  
12662787\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Fia Card Services, 1100 North King St, Wilmington, DE 19884)  
12662783\* +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
12662784\* +Cavalry Portfolio Serv, RE: GE Money Bank, 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162  
12662785\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
12662786\* +Equable Ascent Financi, Re: GE Capital, 1120 W Lake Cook Rd,  
Buffalo Grove, IL 60089-1970  
12662788\* +Foster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
12662789\* Lowes/Gemb, P.O. Box 530914, Atlanta, GA 30353-0914  
12662790\* +Lyons. Dougherty & Veldhuis, 136 Gaither Dr, Suite 100, P.O. Box 1269,  
Mt Laurel, NJ 08054-7269  
12662791\* Phelan Hallinan & Schmieg, One Penn Center At Suburban Station, 1617 John F. Kennedy Blvd,  
Philadelphia, PA 19103-1814  
12662780\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: American General Finance, P.O. Box 790370,  
St Louis, MO 63179-0370)  
12662793\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial S, Po Box 3251, Evansville, IN 47731)  
12662792\* +South Jersey Gas, C/O Rickart Collection Systems, 575 Milton Rd, P.O. Box 7242,  
North Brunswick, NJ 08902-7242  
12662794\* Springlf Fin, Visionplus Inhouse Pmt, Evansville, IN 47715  
12662795\* +Target N.b., Po Box 673, Minneapolis, MN 55440-0673  
12662796\* Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306  
12662797\* Zucker, Goldbert & Ackerman, 200 Sheffield St, Ste 301, P.O. Box 1024,  
Mountainside, NJ 07092-0024

TOTALS: 0, \* 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Bank of America, N.A., et al agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com, ecfmail@mwc-law.com  
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
STANTON M. LACKS on behalf of Debtor Michael Karff blackslaw@comcast.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

STANTON M. LACKS on behalf of Joint Debtor Lisa London blackslaw@comcast.net  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Michael Karff and Lisa London

Debtor(s)

Bankruptcy No: 12-10943-mdc

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/12/17